

2018 Connecticut Small Group Standard Health Plans

Massachusetts Health Care Reform Creditable Coverage Compliance Summary



Below is a summary of ConnectiCare's 2018 Small Group Plans offered to Connecticut employers and whether they meet the Massachusetts Minimum Creditable Coverage standard. According to the Massachusetts Health Care Reform Law, any creditable coverage plan must be paired with a creditable prescription drug option for the health plan to be compliant in Massachusetts. All of ConnectiCare's small group prescription drug options are creditable.

	Meets MCC	Year Type
Hospital copay plans:		
FlexPOS Copay \$40	Yes	CNT
Copay/Deductible or Copay/Coinsurance Plans:		
Choice POS Copay \$1500/\$3000 ded.	Yes	CNT
Choice POS Copay/Coins. \$2500/\$5000 ded.	Yes	CNT
Choice POS Copay/Coins. \$3250/\$6500 ded.	Yes	CNT
Choice POS Copay/Coins. \$3750/\$7500 ded.	Yes	CNT
Choice POS Copay/Coins. \$4000/\$8000 ded.	Yes	CNT
FlexPOS Copay/Coins. \$1500/\$3000 ded.	Yes	CNT
FlexPOS Copay /Coins. \$2500/\$5000 ded.	Yes	CAL
FlexPOS Copay /Coins. \$2500/\$5000 ded.	Yes	CNT
FlexPOS Copay/Coins. \$2750/\$5500 ded.	Yes	CNT
FlexPOS Copay \$3000/\$6000 ded.	Yes	CNT
FlexPOS Copay /Coins. \$3000/\$6000 ded.	Yes	CAL
FlexPOS Copay /Coins. \$3000/\$6000 ded.	Yes	CNT
FlexPOS Copay/Coins. \$3750/\$7500 ded.	Yes	CNT
FlexPOS Copay/Coins. \$4700/\$9400 ded.	Yes	CNT

	Meets MCC	Year Type
Upfront Deductible Coinsurance Plans:		
FlexPOS Coins. \$1300/\$2600 ded.	Yes	CNT
FlexPOS Coins. \$1500/\$3000 ded.	Yes	CNT
FlexPOS Coins. \$3500/\$7000 ded.	Yes	CNT
FlexPOS Coins. \$7000/\$14000 ded.	No	CNT
HSA-Compatible Plans – Deductible then Copay:		
FlexPOS HSA Copay \$3400/\$6800 ded.	Yes	CAL
FlexPOS HSA Copay \$3400/\$6800 ded.	Yes	CNT
FlexPOS HSA Copay \$6350/\$12700 ded.	Yes	CAL
FlexPOS HSA Copay \$6350/\$12700 ded.	Yes	CNT

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	Meets MCC	Year Type
HSA-Compatible Plans – Deductible then Copay/Coinsurance:		
FlexPOS HSA Copay/Coins. \$2600/\$5200 ded.	Yes	CAL
FlexPOS HSA Copay/Coins. \$2600/\$5200 ded.	Yes	CNT
FlexPOS HSA Copay/Coins. \$2750/\$5500 ded.	Yes	CAL
FlexPOS HSA Copay/Coins. \$2750/\$5500 ded.	Yes	CNT
FlexPOS HSA Copay/Coins. \$3000/\$6000 ded.	Yes	CAL
FlexPOS HSA Copay/Coins. \$3000/\$6000 ded.	Yes	CNT
HSA-Compatible Plans – Deductible then Coinsurance:		
Choice POS HSA Coins. \$2800/\$5600 ded.	Yes	CNT
Choice POS HSA Coins. \$3500/\$7000 ded.	Yes	CNT
Choice POS HSA Coins. \$4250/\$8500 ded.	Yes	CNT
Choice POS HSA Coins. \$5000/\$10000 ded.	Yes	CNT
Choice POS HSA Coins. \$6500/\$13000 ded.	Yes	CNT
FlexPOS HSA Coins. \$5000/\$10000 ded.	Yes	CAL
FlexPOS HSA Coins. \$5000/\$10000 ded.	Yes	CNT
FlexPOS HSA Coins. \$6000/\$12000 ded.	Yes	CAL
FlexPOS HSA Coins. \$6000/\$12000 ded.	Yes	CNT

Passage Plan

	Meets MCC	Year Type
Hospital copay plan:		
Passage HMO PCP Copay \$25	Yes	CNT
Copay/Deductible Plans and Copay/Coinsurance Plans:		
Passage HMO PCP Copay/Coins. \$2500/\$5000 ded.	Yes	CNT
Passage HMO PCP Copay \$6500/\$13000 ded.	Yes	CNT

As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents 18 years of age and older must have health coverage that meets the Minimum Creditable Coverage (MCC) standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. Because these standards may change, review your health plan materials each year to determine whether your plan meets the latest standards. If you have questions about the Massachusetts Health Care Reform Law or Minimum Creditable Coverage, you may contact the Health Connector by calling 617-933-3030 or visiting its website at www.mahealthconnector.org. Coverage is provided by and services are administered as follows: In Massachusetts, Group HMO & POS coverage is underwritten by ConnectiCare of Massachusetts, Inc. ConnectiCare complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-251-7722 (TTY: 1-800-833-8134). ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-251-7722 (TTY: 1-800-833-8134).